

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 09-32528-RTL  
Chapter: 7  
Judge: Raymond T. Lyons Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ernest Russell Harden Jr  
aka Russ Harden  
1806 Mount Holly Rd  
Burlington, NJ 08016

Social Security No.:  
xxx-xx-5784

Employer's Tax I.D. No.:

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**NOTICE OF DEFICIENCY CONCERNING DISCHARGE**

You are hereby notified that the above-named case will be closed without entry of discharge on or after December 31, 2009 for the reason(s) indicated below.

- ☒ Debtor has not filed a **Debtor's Certification of Completion of Instructional Course Concerning Financial Management** (Official Form B23) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Debtor's Certification of Completion of Instructional Course Concerning Financial Management**(Official Form B23) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: December 1, 2009  
JJW: dpn

James J. Waldron  
Clerk

Certificate of Service Page 2 of 2  
**CERTIFICATE OF NOTICE**

District/off: 0312-3  
Case: 09-32528

User: dnorton  
Form ID: clsnodsc

Page 1 of 1  
Total Noticed: 3

Date Rcvd: Dec 01, 2009

The following entities were noticed by first class mail on Dec 03, 2009.

db +Ernest Russell Harden, Jr, 1806 Mount Holly Rd, Burlington, NJ 08016-4701  
smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +United States Trustee, Office of the United States Trustee, One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

The following entities were noticed by electronic transmission.

NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 03, 2009

Signature:

